

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MILTON L. WALLACE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-11351

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/27/2017 and confirmed on 3/22/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		102,357.00
Less Refunds to Debtor	672.68	
TOTAL AMOUNT OF PLAN FUND		101,684.32

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	4,621.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,621.11

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NORTHWEST SAVINGS BANK** Acct: 0138	0.00	39,045.60	0.00	39,045.60
	PNC BANK NA Acct: 0710	0.00	46,008.86	0.00	46,008.86
	PNC BANK NA Acct: 0710	1,306.48	1,306.48	0.00	1,306.48
					86,360.94

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	MILTON L. WALLACE Acct:	0.00	0.00	0.00	0.00
	MILTON L. WALLACE Acct:	672.68	672.68	0.00	0.00
	FOSTER LAW OFFICES** Acct:	3,000.00	3,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 4012	1,061.96	1,061.96	0.00	1,061.96
	PA DEPARTMENT OF REVENUE* Acct: 4012	1,340.79	1,340.79	0.00	1,340.79
					2,402.75

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 5253	3,565.13	228.13	0.00	228.13
	COMMERCIAL ACCEPTANCE Acct: WW84	0.00	0.00	0.00	0.00
	JOHN WIGGERS & SONS Acct:	4,149.06	265.50	0.00	265.50
	ORTHOPAEDIC AND SPORTS MEDICINE C Acct: 1958	1,221.63	78.17	0.00	78.17
	PA STATE EMPLOYEES CU/PSECU Acct: 4012	15,316.48	980.10	0.00	980.10
	PA STATE EMPLOYEES CU/PSECU	14,736.78	943.01	0.00	943.01

17-11351

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4012				
	PATHOLOGY ASSOCIATES OF ERIE	0.00	0.00	0.00	0.00
	Acct: 7979				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 0040				
	ST VINCENT HEALTH CENTER	0.00	0.00	0.00	0.00
	Acct:				
	ST VINCENT INSTITUTE*++	0.00	0.00	0.00	0.00
	Acct: 7303				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2225				
	SYNERPRISE CONSULTING SERVICE	0.00	0.00	0.00	0.00
	Acct: 8012				
	TRACTOR SUPPLY/CBSD	0.00	0.00	0.00	0.00
	Acct: 4682				
	UNITED COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: 8092				
	PA DEPARTMENT OF REVENUE*	192.13	12.29	0.00	12.29
	Acct: 4012				
	ST VINCENT HEALTH CENTER	43,487.61	2,782.77	0.00	2,782.77
	Acct: 4012				
	INTERNAL REVENUE SERVICE*	149.27	9.55	0.00	9.55
	Acct: 4012				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2225				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ANESTHESIA CONSULTANTS OF ERIE	0.00	0.00	0.00	0.00
	Acct:				
	ARIS RADIOLOGY	0.00	0.00	0.00	0.00
	Acct:				
	EMERGYCARE INC	0.00	0.00	0.00	0.00
	Acct:				
	WARREN GENERAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
					5,299.52

TOTAL PAID TO CREDITORS

94,063.21

TOTAL CLAIMED

PRIORITY 2,402.75

SECURED 1,306.48

UNSECURED 82,818.09

Date: 02/23/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MILTON L. WALLACE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-11351

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Milton L. Wallace
Debtor

Case No. 17-11351-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db	+ Milton L. Wallace, 2170 Thompson Hill Road, Russell, PA 16345-2544
14750339	+ Anesthesia Consultants of Erie, 232 West 25th Street, Erie, PA 16544-0002
14750340	+ Aris Radiology, 5655 Hudson Drive, Suite 210, Hudson, OH 44236-4455
14750342	+ CNH Capital, Attn: Bankruptcy, Po Box 292, Racine, WI 53401-0292
14750346	++ FIRST NIAGARA BANK, PO BOX 514, LOCKPORT NY 14095-0514 address filed with court:, First Niagara Bank, 6950 South Transit Road, Lockport, NY 14094
14750350	+ John Wiggers & Son Inc, 7700 Route 474, PO Box 338, Clymer, NY 14724-0338
14750351	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365
14750352	+ Orthopaedic & Sports Med of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423
14750355	+ Pathology Associates of Erie, 5700 Southwyck Boulevard, Toledo, OH 43614-1509
14750357	+ Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
14761065	+ Saint Vincent Institute, 3530 Peach Street, LL1, Erie, PA 16508-2768
14750363	+ United Collection Services, 106 Commerce Street, Suite 101, Lake Mary, FL 32746-6217
14750364	+ Warren General Hospital, Two Crescent Park West, Warren, PA 16365-2199

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14750341	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2023 00:30:54	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14750343	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 25 2023 00:18:00	Comenity Bank / Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14750344	+ Email/Text: dylan.succa@commercialacceptance.net	Feb 25 2023 00:18:00	Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
14750345	+ Email/Text: Billing_Paperwork@emergycare.org	Feb 25 2023 00:19:00	Emergycare Inc., 1701 Sassafra Street, Erie, PA 16502-1857
14750348	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 25 2023 00:18:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14750353	+ Email/Text: bankruptcynotices@psecu.com	Feb 25 2023 00:19:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14750354	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2023 00:18:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14890159	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2023 00:17:00	PNC Bank, N.A., Attention: Bankruptcy Department, 3232 Newmark Drive, Miamisburg,

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 30

14761064	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2023 00:17:00	OH 45342 PNC Mortgage, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
14775605	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 25 2023 00:20:40	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14750910	+ Email/PDF: rmscedi@recoverycorp.com	Feb 25 2023 00:20:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14750356	^ MEBN	Feb 25 2023 00:12:13	Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
14750358	+ Email/PDF: gecsed@recoverycorp.com	Feb 25 2023 00:20:11	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14750359	+ Email/PDF: gecsed@recoverycorp.com	Feb 25 2023 00:20:23	Synchrony Bank / Select Comfort, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14750360	+ Email/Text: amccoy@synerpriseconsulting.com	Feb 25 2023 00:18:00	Synerprise Consulting Services Inc, 2809 Regal Road, Suite 107, Plano, TX 75075-6349
14750362	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 25 2023 00:30:59	Tractor Supply / CBCD / Citicorp, Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
14761066	+ Email/Text: BAN5620@UCBINC.COM	Feb 25 2023 00:18:00	United Collection Bureau Inc, 5620 Southwyck Boulevard, Suite 206, Toledo, OH 43614-1501

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NA
cr		Saint Vincent Health Center, d/b/a Saint Vincent H
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14750349	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14750347	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14750361	##+	Tdrcs / Cub Cadet, 1000 Macarthur Boulevard, Mahwah, NJ 07430-2035

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 30

Brian Nicholas

on behalf of Creditor PNC BANK NA bnicholas@kmlawgroup.com

Daniel P. Foster

on behalf of Debtor Milton L. Wallace dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

James A. Prostko

on behalf of Creditor PNC BANK NA jprostko@c-vlaw.com jamesprostko@gmail.com

Maria Miksich

on behalf of Creditor PNC BANK NA mmiksich@kmlawgroup.com

Michael P. Kruszewski

on behalf of Creditor Saint Vincent Health Center d/b/a Saint Vincent Hospital mkruszewski@quinnfirm.com,
slowe@quinnfirm.com;quinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbecko@quinnfirm.com;quinnbankruptcy2022@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor PNC BANK NA pawb@fedphe.com

TOTAL: 8